

Information to identify the case:

Debtor 1	<u>Jason R. Stewart</u>	Social Security number or ITIN	xxx-xx-7913
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	20-22178-CMB		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jason R. Stewart

8/9/23

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jason R. Stewart
Debtor

Case No. 20-22178-CMB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 09, 2023

User: auto
Form ID: 318

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Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2023:

Recip ID	Recipient Name and Address
db	+ Jason R. Stewart, 7140 McPherson Blvd, Pittsburgh, PA 15208-2427
r	+ Kendall Thomas, Coldwell Banker Realty, 3865 Reed Blvd., Murrysville, PA 15668-1875
r	+ Kevin Shaner, EXP Realty, LLC, 1653 McFarland Road, Pittsburgh, PA 15216-1810
15473355	+ Acceptance Now, 3801 William Penn Highway, Monroeville, PA 15146-2127
15268582	+ Amerihome Mortgage Company, c/o Peter Wapner, Esq., Phelan, Hallinan, Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
15268583	Cenlar Loan Administration, c/o Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, TX 77010-9050
15268587	+ Dr. Gerald Goltz, MD, 701 Broad St, Suite 421, Sewickley, PA 15143-1670
15268588	+ Greater Pittsburgh Pediatric Center, 1811 Blvd. of the Allies Suite 200, Pittsburgh, PA 15219-5964
15473370	+ Heritage Valley Health System, 25 Heckel Rd., Mc Kees Rocks, PA 15136-1651
15268589	Heritage Valley Health System, 720 Blackburn Road, Sewickley, PA 15143-1498
15268590	+ Heritage Valley Sewickley, c/o National Hospital Collections, 16 Distributor Drive, Suite 2, Morgantown, WV 26501-7209
15473373	+ Kina R. Garland, 80 McKinnie Avenue, Mc Kees Rocks, PA 15136-3174
15304116	+ Kina R. Garland, 80 McKinnie Avenue, McKees Rocks, PA 15136-3174
15268592	Ladani Medical Associates, LLC, 2409 Brownsville Rd., Pittsburgh, PA 15210-4503
15268593	+ Lakeview Loan Servicing, 425 Phillips Blvd., Trenton, NJ 08618-1430
15268594	Pennsylvania Turnpike, Po Box 1153, Milwaukee, WI 53201-1153
15268595	+ Pennsylvania Turnpike, c/o Professional Account Management LLC, PO Box 1153, Milwaukee, WI 53201-1153
15268596	+ Pennsylvania Turnpike Commission, 300 East Park Drive, Harrisburg, PA 17111-2729
15268598	Pittsburgh Parking Court, c/o Professional Account Management, PO Box 640, Pittsburgh, PA 15230-0640
15268602	T-Mobile, c/o ERC Collection Agency, Po Box 23870, Jacksonville, FL 32241-3870
15473386	+ Tri-State Orthopaedics & Sports Med, 5900 Corporate Drive Suite 200, Pittsburgh, PA 15237-7009
15473390	Verizon, Po Box 16801, Newark, NJ 07101-6801
15473393	+ WDR of Allenwood, 5972 Susquehanna Trail, Turbotville, PA 17772-8555
15473394	Zales, c/o Comenity Bank, Po Box 650971, Dallas, TX 75265-0971

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 10 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 09 2023 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 10 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 09 2023 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA

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cr	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 09 2023 23:31:00	17128-0946 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15473358	EDI: LCIICSYSTEM	Aug 10 2023 03:23:00	AT&T Direct TV, c/o IC Systems Inc., 444 Highway 96 East, Po Box 64378, Saint Paul, MN 55164-0378
15268581	+ EDI: CCS.COM	Aug 10 2023 03:23:00	All State, c/o Credit Collection Services, 725 Canton St., Norwood, MA 02062-2609
15270708	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 09 2023 23:30:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
15473392	Email/Text: cfcbackoffice@contfinco.com	Aug 09 2023 23:30:00	Verve, c/o Cardholder Services, Po Box 3220, Buffalo, NY 14240
15497455	EDI: CRFRSTNA.COM	Aug 10 2023 03:23:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
15268584	Email/Text: enotifications@santanderconsumerusa.com	Aug 09 2023 23:30:00	Chrystler Capital Corporation, PO Box 660335, Dallas, TX 75266-0335
15268585	+ EDI: CONVERGENT.COM	Aug 10 2023 03:23:00	Citizens Bank, c/o Convergent Outsourcing, 800 Southwest 29th St., Po Box 9004, Renton, WA 98057-9004
15473362	+ EDI: CCUSA.COM	Aug 10 2023 03:23:00	Credit Collections USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15476956	EDI: DIRECTV.COM	Aug 10 2023 03:23:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15268586	Email/Text: bankruptcies@penncredit.com	Aug 09 2023 23:30:00	Dr. George Cheponis, c/o Penn Credit Corporation, 916 South 14th St., Po Box 988, Harrisburg, PA 17108-0988
15516021	+ Email/Text: jdryer@bernsteinlaw.com	Aug 09 2023 23:30:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15473365	EDI: CRFRSTNA.COM	Aug 10 2023 03:23:00	Firestone, c/o Credit First, Po Box 81344, Cleveland, OH 44188-0344
15473366	Email/Text: Atlanticus@ebn.phinsolutions.com	Aug 09 2023 23:30:00	Fortiva, Po Box 650721, Dallas, TX 75265-0721
15473367	EDI: CKSFINANCIAL.COM	Aug 10 2023 03:23:00	Galaxy International Purchasing, c/o CKS Financial, Po Box 2856, Chesapeake, VA 23327-2856
15268591	Email/Text: NCI_bankonotify@ncirm.com	Aug 09 2023 23:30:00	Home Security of America, c/o Nationwide Credit, Po Box 14581, Des Moines, IA 50306-3581
15293081	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Aug 09 2023 23:30:00	LAKEVIEW LOAN SERVICING, LLC, FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY MI 48098-2639
15593997	Email/PDF: resurgentbknotifications@resurgent.com	Aug 09 2023 23:37:37	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15430553	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 09 2023 23:30:00	Lakeview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
15268599	+ EDI: CCS.COM	Aug 10 2023 03:23:00	PNC Bank, c/o Credit Collection Services, 725 Canton St., Norwood, MA 02062-2609
15268597	^ MEBN	Aug 09 2023 23:22:48	Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
15277896	+ Email/Text: ebnpeoples@grblaw.com	Aug 09 2023 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15483183	EDI: Q3G.COM		

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		Aug 10 2023 03:23:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
15473383	Email/Text: BankruptcyMail@questdiagnostics.com		
		Aug 09 2023 23:31:00	Quest Diagnostics, Po Box 740795, Cincinnati, OH 45274-0795
15268600	+ EDI: CCS.COM		
		Aug 10 2023 03:23:00	Quest Diagnostics, c/o Credit Collection Services, 725 Canton St., Norwood, MA 02062-2609
15518771	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Aug 09 2023 23:30:00	RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9096
15268601	EDI: AISSPRINT		
		Aug 10 2023 03:23:00	Sprint, P. O. Box 219718, Kansas City, MO 64121-9718
15285099	EDI: AISSPRINT		
		Aug 10 2023 03:23:00	Sprint Corp, Attention Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
15490435	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Aug 09 2023 23:30:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15268603	+ Email/Text: BankruptcyNotice@upmc.edu		
		Aug 09 2023 23:31:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15284899	Email/Text: BNCnotices@dcmservices.com		
		Aug 09 2023 23:30:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15284862	Email/Text: BNCnotices@dcmservices.com		
		Aug 09 2023 23:30:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15268604	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Aug 09 2023 23:30:00	UPMC Physicians Services, c/o Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15290425	EDI: AIS.COM		
		Aug 10 2023 03:23:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15268605	^ MEBN		
		Aug 09 2023 23:22:42	Verizon & US Asset Management, c/o Synergetic Communications Inc., 5450 Northwest Central, #220, Houston, TX 77092-2061

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		AMERIHOM MORTGAGE COMPANY, LLC
cr		LAKEVIEW LOAN SERVICING, LLC
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15473356	*+	All State, c/o Credit Collection Services, 725 Canton St., Norwood, MA 02062-2609
15473357	*+	Amerihome Mortgage Company, c/o Peter Wapner, Esq., Phelan, Hallinan, Diamond & Jones, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
15473359	*	Cenlar Loan Administration, c/o Customer Assistance Group, 1301 McKinney St., Suite 3450, Houston, TX 77010-9050
15473360	*	Chrysler Capital Corporation, PO Box 660335, Dallas, TX 75266-0335
15473361	*+	Citizens Bank, c/o Convergent Outsourcing, 800 Southwest 29th St., Po Box 9004, Renton, WA 98057-9004
15473363	*	Dr. George Cheponis, c/o Penn Credit Corporation, 916 South 14th St., Po Box 988, Harrisburg, PA 17108-0988
15473364	*+	Dr. Gerald Goltz, MD, 701 Broad St, Suite 421, Sewickley, PA 15143-1670
15473368	*+	Greater Pittsburgh Pediatric Center, 1811 Blvd. of the Allies Suite 200, Pittsburgh, PA 15219-5964
15473369	*	Heritage Valley Health System, 720 Blackburn Road, Sewickley, PA 15143-1498
15473371	*+	Heritage Valley Sewickley, c/o National Hospital Collections, 16 Distributor Drive, Suite 2, Morgantown, WV 26501-7209
15473372	*	Home Security of America, c/o Nationwide Credit, Po Box 14581, Des Moines, IA 50306-3581
15473374	*	Ladani Medical Associates, LLC, 2409 Brownsville Rd., Pittsburgh, PA 15210-4503
15473375	*+	Lakeview Loan Servicing, 425 Phillips Blvd., Trenton, NJ 08618-1430
15473381	*+	PNC Bank, c/o Credit Collection Services, 725 Canton St., Norwood, MA 02062-2609
15473377	*+	Pennsylvania Turnpike, c/o Professional Account Management LLC, PO Box 1153, Milwaukee, WI 53201-1153
15473376	*	Pennsylvania Turnpike, Po Box 1153, Milwaukee, WI 53201-1153
15473378	*+	Pennsylvania Turnpike Commission, 300 East Park Drive, Harrisburg, PA 17111-2729

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15473379	*	Peoples Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760
15473380	*	Pittsburgh Parking Court, c/o Professional Account Management, PO Box 640, Pittsburgh, PA 15230-0640
15473382	*+	Quest Diagnostics, c/o Credit Collection Services, 725 Canton St., Norwood, MA 02062-2609
15473384	*P++	SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901, address filed with court:, Sprint, P. O. Box 219718, Kansas City, MO 64121-9718
15473385	*	T-Mobile, c/o ERC Collection Agency, Po Box 23870, Jacksonville, FL 32241-3870
15473387	*+	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15473388	*+	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15473389	*+	UPMC Physicians Services, c/o Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15473391	*+	Verizon & US Asset Management, c/o Synergetic Communications Inc., 5450 Northwest Central, #220, Houston, TX 77092-2061

TOTAL: 2 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com
Jeffrey J. Sikirica	TrusteeSikirica@gmail.com PA59@ecfbis.com
Jerome B. Blank	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Jason R. Stewart julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Natalie Lutz Cardiello	on behalf of Trustee Natalie Lutz Cardiello ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
S. James Wallace	

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on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

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